

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Deborah A. Biever  
Debtor

Case No. 18-02213-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: May 26, 2022

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 35

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | Deborah A. Biever, 141 W County Rd, Sugarloaf, PA 18249-3241  |
| 5066034         | Biever Deborah A, 141 W County Rd, Sugarloaf, PA 18249-3241   |
| 5066041         | County Waste, 7147 Blue Ridge Trl, Mountain Top, PA 18707-3104  |
| 5066040         | County Waste, PO Box 8010, Clifton Park, NY 12065-8010  |
| 5066044         | Geisinger Health System, PO Box 9800, Coral Springs, FL 33075-0800                                      |
| 5066045         | Geisinger Medical Center, PO Box 9800, Coral Springs, FL 33075-0800                                     |
| 5066047         | Heller's Gas, Inc. Bloomsburg, PO Box 444, Berwick, PA 18603-0444                                       |
| 5066048         | Inbox Loans, PO Box 881, Santa Rosa, CA 95402-0881  |
| 5066050         | Jennifer Pecora, Tax Collector, Sugarloaf Township, 102 Pecora Rd, Drums, PA 18222-2854                 |
| 5066051         | + KML Law Group, 701 Market Street, Suite 5000-BNY Independence Center, Philadelphia, PA 19106-1541     |
| 5066035         | Law Office of David J Harris, 67-69 Public Sq Ste 700, Wilkes Barre, PA 18701-2515                      |
| 5066052         | LoanDepot.com, LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430   |
| 5066053         | Luzerne County Tax Claim Bureau, Northeast Revenue Service, 200 N River St, Wilkes Barre, PA 18711-1004 |
| 5066055         | Penn Credit, P. O. Box 988 916 S 14th Street, Harrisburg, PA 17108-0988                                 |
| 5066056         | Russell Postupack Oil Co. LLC, 109 Silverbrook Rd, McAdoo, PA 18237-3106                                |
| 5066057         | Service Electric Cable, PO Box 25025, Lehigh Valley, PA 18002-5025                                      |
| 5066059         | Wilmer D. Good, Tax Collector, Sugarloaf Township, 38 W County Rd, Sugarloaf, PA 18249-3245             |

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>            | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| cr              | + EDI: PRA.COM                               | May 26 2022 22:38:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067          |
| 5066036         | EDI: PHINGENESIS                             | May 26 2022 22:38:00 | Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401                   |
| 5066038         | Email/Text: ering@cbhv.com                   | May 26 2022 18:37:00 | CBHV, PO Box 831, Newburgh, NY 12551-0831                                  |
| 5066037         | EDI: CAPIO.COM                               | May 26 2022 22:38:00 | Capio Partners, LLC, 2222 Texoma Pkwy Ste 150, Sherman, TX 75090-2481      |
| 5066042         | EDI: DIRECTV.COM                             | May 26 2022 22:38:00 | Direct TV, PO BOX 11732, NEWARK, NJ 07101-4732                             |
| 5066043         | Email/Text: bankruptcynotification@ftr.com   | May 26 2022 18:37:00 | Frontier Communications, 19 John Street, Middletown, NY 10940-0000         |
| 5066046         | EDI: PHINGENESIS                             | May 26 2022 22:38:00 | Genesis FS Card Services, Milestone, PO Box 84059, Columbus, GA 31908-4059 |
| 5066049         | EDI: IRS.COM                                 | May 26 2022 22:38:00 | Internal Revenue Service, P. O. Box 7346, Philadelphia, PA 19101-7346      |
| 5066039         | EDI: JPMORGANCHASE                           | May 26 2022 22:38:00 | Chase Card Services, PO Box 15548, Wilmington, DE 19886-5548               |
| 5092207         | + Email/Text: BKelectronicnotices@cenlar.com | May 26 2022 18:37:00 | LoanDepot.com, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430     |

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|         |                         |                      |  |
|---------|-------------------------|----------------------|--|
| 5075244 | EDI: AGFINANCE.COM      | May 26 2022 22:38:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 5066054 | EDI: AGFINANCE.COM      | May 26 2022 22:38:00 | OneMain, Grand Central Plaza, 70 S Locust St, Hazleton, PA 18201-6100  |
| 5161064 | EDI: PRA.COM            | May 26 2022 22:38:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541  |
| 5161065 | EDI: PRA.COM            | May 26 2022 22:38:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 5093235 | EDI: PRA.COM            | May 26 2022 22:38:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 5066482 | + EDI: RECOVERYCORP.COM | May 26 2022 22:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 5084576 | EDI: Q3G.COM            | May 26 2022 22:38:00 | Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788   |
| 5066058 | EDI: RMSC.COM           | May 26 2022 22:38:00 | Synchrony Bank/Sleepy's, PO Box 960061, Orlando, FL 32896-0061   |

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021       |
| 5092209  | *+            | LoanDepot.com, LLC, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

| Name                          | Email Address   |
|-------------------------------|---|
| David J. Harris               | on behalf of Debtor 1 Deborah A. Biever dh@lawofficeofdavidharris.com davidharrisesqign@gmail.com |
| Jack N Zaharopoulos (Trustee) | TWeef@pamd13trustee.com   |
| James Warmbrodt               | on behalf of Creditor LoanDepot.com LLC bkgroup@kmlawgroup.com                                    |
| Rebecca Ann Solarz            |   |

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on behalf of Creditor LoanDepot.com LLC bkgroup@kmlawgroup.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

|   |  |   |
|---|--|---|
| Debtor 1  | Deborah A. Biever                      | Social Security number or ITIN xxx-xx-5049        |
|   | First Name    Middle Name    Last Name | EIN _____   |
| Debtor 2<br>(Spouse, if filing)                                   | First Name    Middle Name    Last Name | Social Security number or ITIN _____<br>EIN _____ |
| United States Bankruptcy Court    Middle District of Pennsylvania |  |   |
| Case number: 5:18-bk-02213-MJC                                    |  |   |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah A. Biever

**By the court:**5/26/22Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**